Honolulu Community College (HonCC) is pleased to offer you financial assistance during the school year. The following information is regarding the terms and conditions of the financial aid you are being offered. Please take time to read through this important information. Should you have any additional questions, feel free to contact our office. Our office hours along with the most current financial aid information are available online at http://www.honolulu.hawaii.edu/finaid.

What are the policies of Financial Aid?

In order to receive and maintain your financial aid eligibility, you must follow the rules stated below:

⇒ You must read and comply with the Satisfactory Academic Progress Policy. Furthermore, the HonCC Financial Aid Office may contact your instructors at any point of the year to verify your class attendance. This is done to ensure that you are fully eligible to receive your financial aid funds.

⇒ Inform the HonCC Financial Aid Office whenever you:
   ➢ Receive outside financial assistance (e.g. scholarships and tuition payments not from HonCC).
   ➢ Change your name, phone number, and/or address.
   ➢ Change your enrollment level.
   ➢ Completely withdraw from classes or stop attending classes.

Is my information correct?

Make sure your personal information including student ID number, name, address, and enrollment levels are correct on your MyUH Portal. If your enrollment level changes, you must notify HonCC’s Financial Aid Office in writing. If your address and/or phone number changes, be sure to update it at the HonCC Record’s Office or on your MyUH Portal.

What does my Award Overview mean?

Your Award Overview gives you information regarding your financial aid status and how your award is determined. Below is a list of the items on your overview.

Cost of Attendance: This is the estimated cost for you to attend HonCC for an expected enrollment period. This cost includes tuition, fees, books and supplies. Cost of Attendance may also include meals, housing, personal expenses, and transportation.

Expected Family Contribution: This is the number that is used to determine your eligibility for federal student aid. The federal government calculates your EFC based on the information you provide on your FAFSA and can be found on your Student Aid Report (SAR).

Outside Resources: This amount reflects any monies you are receiving from an external or private agency other than HonCC (i.e. Kamehameha Schools, Hawaii Community Foundation, National Guard, Alu Like, etc). If you are receiving aid that is not reflected on this Award Offer, you are required to notify HonCC’s Financial Aid Office in writing.

Need: This amount is determined by taking your cost of attendance and subtracting the expected family contribution and outside resources.

Financial Aid Awarded: The total amount of aid HonCC Financial Aid Office is offering you. Your award may include loans as well as grants so read carefully.
**Expected Enrollment:** This is the enrollment level your financial aid is based on. If you are not enrolled at this level, your financial aid may be delayed, changed, or cancelled. Enrollment is based on courses taken only at Honolulu Community College. For classes taken at other campuses to be included in your enrollment level, the course(s) must be applicable to your degree and verified by an academic counselor via the **Dual Enrollment form**. If your enrollment level is incorrect, you must notify HonCC’s Financial Aid Office in writing.

If your enrollment level changes anytime during the semester, your award may be revised and you may be required to repay any aid disbursed to you. This policy also applies if you completely withdraw from HonCC or stop attending all classes. Any refund of tuition and fees owed to you will be applied to any financial aid obligation you may have because of a change in enrollment. The HonCC Refund/Withdrawal Policy for Students Receiving Federal Financial Assistance can be obtained from the Financial Aid Office.

<table>
<thead>
<tr>
<th>Enrollment Level</th>
<th>Number of Credits</th>
</tr>
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<tbody>
<tr>
<td>Full Time</td>
<td>12 or more</td>
</tr>
<tr>
<td>3/4 Time</td>
<td>9 – 11</td>
</tr>
<tr>
<td>Half Time</td>
<td>6 – 8</td>
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<tr>
<td>Less than Half-Time</td>
<td>1 – 5</td>
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</tbody>
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**What was I awarded?**

Your award offer is determined by the amount of your Cost of Attendance, Expected Family Contribution and the availability of federal, state, and private funds administered by HonCC. Please read your financial aid award offer carefully to determine what types of aid you are being offered. Some types of aid require additional steps before being disbursed. For more details about the specific types of aid you are being offered, please check **Types of Aid** at [www.honolulu.hawaii.edu/finaid](http://www.honolulu.hawaii.edu/finaid).

Please respond to awards being offered and complete any requirements in a timely manner to avoid delays and/or cancellations of aid.

**When will I receive my financial aid?**

Once you have accepted your award and you are enrolled at the enrollment level indicated, the monies will be credited to your student account as explained below. Please note that your enrollment level at the time of disbursement is determined according to your class start date.

**Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Honolulu CC Opportunity Grant**

In general, these awards will be disbursed directly into your student account no earlier than 10 days prior to the start of each term; provided your awards are finalized prior to that date. If you are awarded after the scheduled disbursement date, your award will be disbursed within 14 days of when you were awarded provided you are enrolled for the same number of credits you are awarded for.

**Federal Work Study**

The amount reflected on your award offer does not represent money-in-hand at the beginning of the semester. These financial aid monies are earned through part-time employment on campus. Funds are limited and may be adjusted if necessary. For more information about work-study opportunities, refer to the **Federal Work Study information sheet** on the Disbursement page of the Financial Aid website. You may also visit Career Services (Building 7, room 320) for more information on employment opportunities.

**State Higher Education Loans**

Awards will be directly applied to your student account no earlier than 10 days prior to the beginning of each term, provided you have completed your entrance interview and accepted your award prior to that date.
Federal Subsidized and Unsubsidized Direct Loan
Awards will be directly applied to your student account no earlier than 10 days prior to the start of each term, provided your awards are finalized and accepted prior to that date and you have completed your Master Promissory Note (MPN) and Entrance Counseling online at [https://studentloans.gov](https://studentloans.gov)
** Please note for first-time and first-year student loan borrowers, federal regulations require that the loan be disbursed 30 days after the first day of school.
*** For students attending only one semester, the loan will be released in two separate disbursements during the semester.

Federal Direct PLUS Loan*
Awards will be directly applied to the student’s account no earlier than 10 days prior to the beginning of each term, provided your awards are accepted prior to that date and the parent has completed the Loan Application and Master Promissory Note (MPN) online at [https://studentloans.gov](https://studentloans.gov).
** Please note that the refund, if any, will be sent to the borrowing parent at the address listed on the Parent Loan Request Form; unless otherwise specified.

How will I receive my remaining financial aid funds?
Your financial aid will be used to pay for HonCC tuition, student activity fees, and publication fees. If you have already paid for your tuition and fees or the amount of the disbursement is greater than your Honolulu CC tuition and fees, a refund check will be sent to you approximately 14 days after school begins or 14 days after your award(s) have been credited to your student account; whichever is later.

eRefund for Students
Instead of having a check mailed to you, you can sign-up for eRefund which will deposit your refund into your personal bank account. This is a secure and convenient way for you to receive your financial aid monies. All you need is a valid checking or savings account. Sign up for eRefund by logging onto MyUH then selecting “Sign up for eRefund” under Student Records. If you have any questions about how the eRefund program works or need help registering for it, please contact the HonCC Business Office at 845-9102 or email billpayment-l@hawaii.edu.

What if I need more money?
HonCC’s Financial Aid Office attempts to meet all of the student’s financial need. Unfortunately, due to limited funds, the award offered may not meet all of your educational expenses. In this case, you may consider applying for a student loan.

If you wish to apply for a student loan, you must submit a Loan Request Form. This form is available online at [http://www.honolulu.hawaii.edu/node/63](http://www.honolulu.hawaii.edu/node/63) or at the HonCC Financial Aid Office. An itemized statement of expenses for the amount of loan is required to ensure the funds will be used towards allowable educational expenses. Upon receipt of the Federal Direct Loan Request Form, HonCC’s Financial Aid Office will review your request. If approved, you will receive a revised award offer reflecting the approved amount along with the details of the loan.

How do I contact the Financial Aid Office?
If you have any questions about your financial aid package or have concerns regarding financial aid, please contact the Honolulu Community College Financial Aid Office at:

 honccfao@hawaii.edu  or  (808) 845-9116

Please check our website for the most current financial aid information, office hours, and special events.